EXHIBIT K

COASTAL TITLE AGENCY, IP epared by

21 WEST MAIN STREET P.O. BOX 740

FREEHOLD, NJ 07728

SARGAIN AND SALE DEED

COUNTY OF MONMOUTH CONSIDERATION 3900 136,50 add I RTF

This Bargain and Sale Deed is made on October 16, 1996.

THE ALI GROUP, INC., a corporation of the State of Delaware authorized to transact business in the State of New Jersey with offices at 34 Maple Street, Summit, New Jersey 07901, referred to as the Grantor.

Cristo Property Management, Ltd. whose address is 25 Oakwood Drive Sayreville, New Jersey 08859, referred to as the Grantee.

The words "Grantor" and "Grantee" shall mean the Grantor and the Grantee listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of Thirty Nine Thousand Dollars (\$39,000.00). The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-2.1) City of Asbury Park. Block No. 92 Lot No. 25.

Property. The property consists of the land and all the buildings and structures on the land in the City of Asbury Park, County of Monmouth and State of New Jersey. The legal description is identified more particularly and described in Schedule "A" attached hereto and made a part hereof.

Being the same premises conveyed to the Grantor by Deed from DCI Mortgage Corporation dated July 22, 1996 and recorded in the Office of the Monmouth County Register on August 19, 1996 in Book 5526 Page 862.

Subject to easements, restrictions of record, if any CLERK'S OFFICE the property would reveal.

NEW DERSEY

NEW JERSEY
Promises by Grantor. The Grantor promises that the INSTRUMENT NUMBER antor has done no act to encumber the property. This prom-19970382위명e is called a "covenant as to grantor's acts" (N.J.S.A. RECORDED 0H 46: 4-6). This promise means that the Grantor has not allowed APP 0명: 1월까가 else to obtain any legal rights which affect the pro-3=11=27 문변가 (such as by making a mortgage or allowing a judgment to BOX:18-58P PG 한 entered against the Grantor). Total Pases: 3

county recording $\frac{Signatures.}{\text{ftes}}$. The Granto fees The Grantor signs this Deed as of the date

DEDICATED TRUST FUND COMMISSION \$2.00 COUNTY REALTY TRANSFER FEES 639.04 STATE REALTY TRANSFER FEES \$97.46 6158,50 TOTAL

The Alt Group Inc.

S. Ali/President

Inst# 1997038280 - Page 1 of 3

SCHEDULE: "A"

"Property Description

The property is situated in the City of Asbury Park, Monmouth County, New Jersey and is more particularly described as follows;

Beginning at a point in the Southerly side of Mattison Avenue, said point being distant 125.00 Westerly from the intersection of the Southerly side of Mattison Avenue with the Westerly side of Elizabeth Avenue and thence running:

- (1) S 08° 30' 00" W and along the Westerly side of Lot 24, Block 92 on the Official Tax Map of the City of Asbury Park, Monmouth County, New Jersey, a distance of 117.00' to a point.
- thence (2) N 81° 30' 00" W and along in part; the Northerly side of Lot 21, Block 92 on said Tax Map, a distance of 42.00' to a point.
- thence (3) N 02° 02' 00" W and along in part, the Easterly side of Lot 28 and the Easterly side of all of Lots 27 and 26, Block 92 and part of Lot 28; Block 74 on said Tax Map, a distance of 119.01' to a point:
- thence (4) S 81° 30' 00" E and along the Southerly side of Mattison Avenue, a distance of 63.75! to the point or place of beginning.

Containing 6,187 square feet in area.

Subject to a 4' wide water course situated along the third course of the above described as shown the Official Tax Map of the City of Asbury Park, Monmouth County, New Jersey.

Intended to describe Lot 25, Block 92 on the Official Tax Map of the City of Asbury Park, Monmouth County, New Jersey.

W-11

Attested By:

Humalt At

STATE OF NEW JERSEY, COUNTY OF ESSEX SS:

I CERTIFY that on October 16, 1996 Amina H. Ali personally came before me and acknowledged under oath and to my satisfaction, that:

- (a) she is the Secretary of The Ali Group., Inc., the corporation named in this deed;
- (b) she is the attesting witness to the signing of this Deed by the proper corporate officer who is Osman S. Alt, the President of the corporation;
- (c) this Deed was signed and delivered by the corporation as its voluntary act, duly authorized by a proper resolution of its Board of Directors;
- (d) she knows the proper seal of the corporation which was affixed to this deed;
- (e) she signed this proof to attest to the truth of these facts, and $\hfill \hfill$
- (f) the full and actual consideration paid or to be paid for the transfer of title is \$39,000.00 (such consideration is defined in N.J.S.A. 46:15-5).

The Ali Group, Inc.

Signed and sworn before me on October 16, 1996

Abdul-Majid Hasan Attorney of New Jersey

Inst.# 1997038290 - Page 3 of 3

16An

COASTAL TITLE AGENCY, INC.

21 WEST MAIN STREET

P.O. BOX 740

FREEHOLD, NJ 07728

065607

r repared by:

Richard J. Pepsny, Esq.

DEED

This Deed is made on DECEMBER 30th, 1996

BETWEEN:

COUNTY OF MONMOUTH

CONSIDERATION 147,000

RTF 5445 add RYF

PATE 48 1978Y CO.

CRISTO PROPERTY MANAGEMENT, LTD.

a corporation in the state of NEW JERSEY, having its principal office at 952 Route 34, Matawan Mall, 2nd Floor, Matawan, New Jersey 07747 referred to as the Grantor.

AND:

RALPH JUERGENSEN

whose post office address is about to be 1422 MATTISON AVENUE, ASBURY PARK, New Jersey

referred to as Grantee.

The word

"Grantee" shall mean all Grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of ONE HUNDRED FORTY SEVEN THOUSAND DOLLARS (\$147,000.00). The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-1.1) Municipality of CITY of ASBURY PARK Block No. 92 Lot No. 25 Account no.

No Property tax identification number is available on the date of this Deed. (check box if applicable.)

Property. The Property consists of the land and all the buildings and structures on the land in the CITY of ASBURY PARK County of MONMOUTH and State of New Jersey. The legal description is:

COMMONLY KNOWN AS: 1422 MATTISON AVENUE, ASBURY PARK, NEW JERSEY

SEE ATTACHED SCHEDULE A FOR LEGAL DESCRIPTION.

BEING THE SAME PREMISES CONVEYED TO THE GRANTOR HEREIN BY DEED FROM THE ALI GROUP, INC. DATED DECEMBER: 30, 1996 AND BEING INTENDED TO BE RECORDED IN THE MONMOUTH COUNTY CLERK'S OFFICE SIMULTANEOUSLY HEREWITH.

5584.22 1 1007038309 - Page 1 of 3

MONMOUTH COUNTY

Station: View24 - 11/19/2010 7:54:17 AM

FIDELITY NATIONAL TITLE Insurance Company of New York

Schedule A-4

File No. CT-18560(A)

All that certain lot, piece of land, with the buildings and improvements thereon erected, situate, lying and being in the City of Asbury Park, County of Monmouth, State of New Jersey:

Beginning at a point in the southerly line of Mattison Avenue said point being distant 125.0 feet westerly from the intersection formed by the southerly line of Mattison Avenue and the westerly line of Elizabeth Avenue and from thence

- 1. South 08 degrees 30 minutes west, 117.0 feet to a point; thence
- 2. North 81 degrees 30 minutes west 42.0 feet to a point; thence
- 3. North 02 degrees 02 minutes west, 119.01 feet to a point in the southerly line of Mattison Avenue: thence
- 4. South 81 degrees 30 minutes east along the southerly line of Mattison Avenue, 63.75 feet to the point and place of Beginning.

Being No. 1422 Mattison Avenue, Asbury Park, New Jersey.

The above description is drawn in accordance with a survey prepared by Azimuth Land Surveying Co., Inc., dated June 6, 1989.

Being Lot 25, Block 92 on the Asbury Park Tax Map.

Issued By:

COASTAL TITLE AGENCY. INC.

P.O. Box 740. 21 W. Main Street, Suite 2, Freehold, NJ 07728

(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

CLERK'S GFFTCE
NOMMOUTH COMMIT
NEW JERSEY
INSTRUMEN NUMBER
1997038309
RECORDED 08
Apr 08 1997
3=18=09 Pr
BOURT RECORDING \$20.0
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TRANSER FEES
TRANSER FEES
TRANSER FEES
TOTAL \$367.2

ALTA COMMITMENT - PLAIN LANGUAGE SCHEDULE A-4. NJRB 3-02 (10-26-82

Inst.# 1997038309 - Page 2 of 3

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. This Deed is signed and attested to by the Grantor's proper corporate officers as of the date at the top of the first page. Its corporate seal is affixed.

By: W/LLIAM. J. (KANE, President

STATE OF NEW JERSEY:

SS:

COUNTY OF MIDDLESEX:

I CERTIFY, that on this .30+hday of BCTMBER. 1996, WILLIAM J. KANE came before me in person and stated to my satisfaction, under oath, that:

(a) he is the President of CRISTO PROPERTY MANAGEMENT, LTD., the entity named in the within instrument, and was fully authorized to and did execute this instrument on its behalf;

(b) this Deed was made for the \$147,000.00 as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5).

Signed and sworn before me on 12/30/96 11, 1996

Notary Public

LORRAINE E. KING NOTARY PUBLIC OF NEW JERSEY My Commission Expires Fab. 21, 2001 COASTAL TITLE AGENCY, INC.

21 WEST MAIN STREET P.O. BOX 740 FREEHOLD, NJ 07728 065608

Prepared by:

ORRAINE E. KING

M

DEED

COUNTY OF MONMOUTH

CONSIDERATION

RTF Wingt add' RTF

5589 235 418/97

This Deed, made this 30TH day of DECEMBER , 1996

Between RALPH JUERGENSEN located at 1422 MATTISON AVENUE, ASBURY PARK, N.J.herein designated as Grantor

And RALPH JUERGENSEN & CAPITAL ASSETS PROPERTY MANAGEMENT & INVESTMENT, CO., INC.

RALPH JUERGENSEN AS TO 40% INTEREST AND CAPITOL ASSETS PROPERTY MANAGEMENT & INVESTMENT, CO., INC. AS TO 60% INTEREST

located at 10 WEST BERGEN PLACE, SUITE 104, RED BANK, NEW JERSEY 07701 herein designated as the Grantee;

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of UNDER ONE HUNDRED DOLLARS. The Grantor acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-1.1) Municipality of ASBURY PARK Block 92 Lot 25 Account No.

No Property tax identification number is available on the date of this Deed. (Check this box if applicable.)

Property. The Property consists of the land and all the buildings and structures on the land in the CITY OF ASBURY PARK, County of MONMOUTH, the State of New Jersey, and is commonly known as 1422 MATTISON AVENUE LONG BRANCH, NEW JERSEY The legal description is:

SEE ATTACHED SCHEDULE FOR LEGAL DESCRIPTION.

THE GRANTOR WILL WARRANT, SECURE AND FOREVER DEFEND THE TITLE TO THE SUBJECT PROPERTY.

Inst.# 1997038311 - Page 1 of 5

MONMOUTH COUNTY

FIDELITY NATIONAL TITLE Insurance Company of New York

Schedule A-4

File No. CT-18560(A)

All that certain lot, piece of land, with the buildings and improvements thereon erected, situate, lying and being in the City of Asbury Park.
County of Monmouth, State of New Jersey:

Beginning at a point in the southerly line of Mattison Avenue said point being distant 125.0 feet westerly from the intersection formed by the southerly line of Mattison Avenue and the westerly line of Elizabeth Avenue and from thence

- 1. South 08 degrees 30 minutes west, 117.0 feet to a point; thence
- 2. North 81 degrees 30 minutes west 42.0 feet to a point; thence
- 3. North 02 degrees 02 minutes west, 119.01 feet to a point in the southerly line of Mattison Avenue; thence
- 4. South 81 degrees 30 minutes east along the southerly line of Mattison Avenue, 63.75 feet to the point and place of Beginning.

Being No. 1422 Mattison Avenue, Asbury Park, New Jersey.

The above description is drawn in accordance with a survey prepared by Azimuth Land Surveying Co., Inc., dated June 6, 1989.

Being Lot 25. Block 92 on the Asbury Park Tax Map.

Issued By:

COASTAL TITLE AGENCY, INC.

P.O. Box 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728

(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

FORM 26-84-82 A-4(11/93)

ALTA COMMITMENT - PLAIN LANGUAGE SCHEDULE A-4. HJRB 3-02 (10-26-82

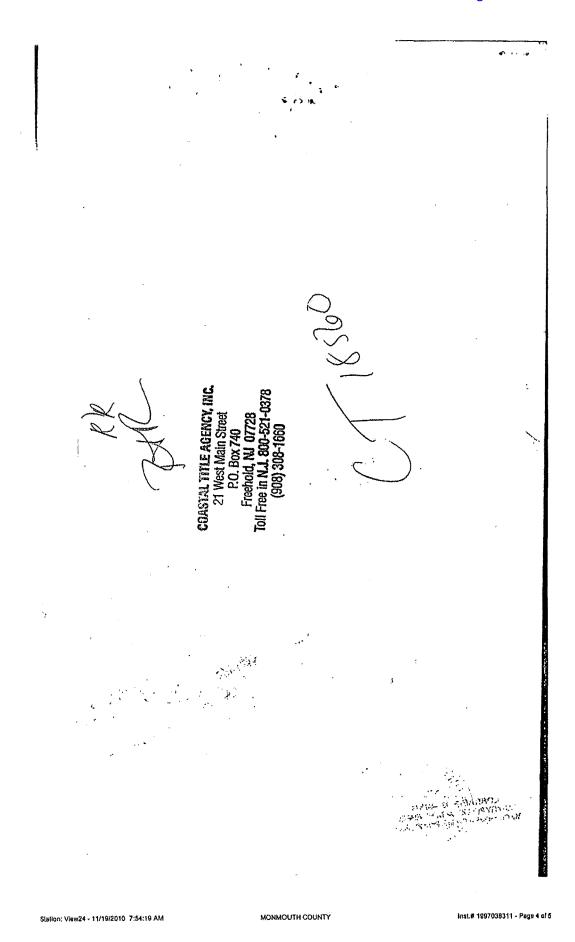
Inst.# 1997038311 - Page 2 of 5

EC IDIO ALFRANE GE CONSIDERATION	STATE OF NE	ATION OH EXEMPATION	ALL STATE LEGAL SHIPLY CO. Chie Chimboleo Dilvo, Cianfold, N. J. 07016	
REF. 1 ifter, 1/1/801 AFF	(c. 49, P.L of PARMAL EX	, 1900)	' vs1-7	ı
To Be Recorded With Deed Pursua	(o. 176, P.	L. 1975)	(N.I.S.A. 46:15-5 et seq.)	
To Be Recorded With Deed Pursua	nt to c. 49, P.L. 1906, 41	FOR RECO	ORDER'S USE ONLY	1
STATE OF NEW JERSEY) ss.	Consideration \$		
COUNTY OF MONMOUTH		Realty Transfer Fee \$ _	Total Total	- 1
•	•	*Use symbol "C" to indice	ate that fee is exclusively for county use.	
(I) PARTY OR LEGAL REPRESENTA	TIVE (See Instructions	3, 4 and 5 on roverse side)		- 1
Deponent, RALPH JUERGENSE		being duly swom acco	ording to law upon his/her eath deposes and	
says that he/she is the	GRANTOR	perper Officer, Deficer of Tale Co. Leading facts	pt (prov. 4/4 ·).	ist
in a deed dated DECEMBER 30. 199	6, transferring rea	property identified as Block.)	lo92	WHITE
Lot No. 25 located at	1422 HALLIOM	AVENUE ASBURY	and annexed hereto.	A A
MONMOUTH COUNTY		· · · · · · · · · · · · · · · · · · ·		旨
(2) CONSIDERATION (See Instruction #	9	to make of women and the	monetary value of any other thing of value	WOTTER
Deponent states that, with respect to de constituting the entire compensation paid or to	ed hereto samexed, the at be cald for the transfer of	title to the lands, tenements or	monetery value of any other thing of value other realty, including the remaining amount	
Deponent states that, with respect to we constituting the entire compensation paid or to of any prior mortgage to which the transfer is p	bleet or which is to be ass	umed and agreed to be paid by	nio Branice and any other action	COPIES
thereon not paid, satisfied or removed in con-	ection with the transfer of	the dead impression is fully ex-	empt from the Restry Transfer Fee Imposed by	
(3) FULL EXEMPTION FROM FEE c.49, P.L. 1968, for the following reason(s):	Deponent claims that	CO	exemption symbol is not sufficient.	MUSI
c.49, P.L. 1968, for the following reason(s):	Explain in octail, (500 in	C Ave utimper	D DOLLARS	
	ONSIDERATION	UNDER ONE HINDRE		器
		the property of the same	NOWING DI ADDROPRIATS	SUBMITTED
(4) PARTIAL EXEMPTION FROM	FER NOTE: All	bafel below apply to grante	or(s) only, ALL BOXES IN APPROPRIATE	A
(4) PARTIAL EXEMPTION FROM CATEGORY MUST BE CHECKED, Fallure	to do so will void claim fo	er partial exemption. Gee have resised position of the Realty Tr	uctions we are any are a control of the analest Pee Imposed by 0.176, P.L. 1975 for the	自
Deparent claims that this deed transact following reason(s):	tod is accurate tra-			
OUNTER (TTIZEN (See Instruction #8)		Owned and occupied by	grantor(s) at time of sale.	HILM
Oranion(s) 62 yrs. of ago or over.	es.	Ho Johnt owners other th	ian spouse or other qualified exempt owners.	DEED
b) BLIND (See Instruction #8) Orantor(s) tegally blind.*		Owned and occupied by	Rentor(s) at time of said. han spouse or other qualified exempt owners.	12
One or two-family residential premi-	ict _{i.}	CT Malaint pancis oursi s	· · · · · · · · · · · · · · · · · · ·	18
DISABLED (See Instruction #8)		Channel and occupied b	y grantor(s) at time of sale.	0000
Granton(s) permanently and totally of One or two-family residential prend	itsabied.* Ses.	The same to state a second across	d. than spouse or other qualified exempt owners.	. IF
Receiving disability payments.		Li No Joint owners other	Citil should at passe discussion	1
THE CASE OF HUSBAND AND WIFE, OHLY DRANTON NEED QUALIFY.				-
A COTE AND MODERATE INCOME!	ICIUSING (See Instruction	in (B) Reserved for Occupan	icy.	
Affordable According to H.U.D. 3 Meets income Requirements of Re	\$\$1\0410a+	Subject to Resale Con	iroli.	- ¦
d) NEW CONSTRUCTION (See Instance			• •	
		Not previously occup		
Not previously used for any purpo	so. Induce the County Clark	or Register of Deeds to record	the deed and accept the fee submitted herewit	h in
recordance with the bioditions of c. 451	P.L. 1968.	M . /-		
Subscribed and Sworn to before me	Line	Juniquest	RALPH JUERGENSEN	
this 30th day of DECEMBER	996 1422 MAT	TIBON ADENUE	SAME	
Strain 87 Es	ASBURY P	ARK, N.J.	Manual and a state of the state	
1000		ICH ONLY This space for u	se of County Clerk or Register of Deeds.	
NOTARY PUBLIC OF NEW VERSEY My Commission Pro-			CountyPage	
Auto Leo, 81, 2001	Deed Number	Dat	e Recorded	
	Deed Dated	RE READ THE INSTRUCTIONS	ON THE REVERSE BIDE HEREOF.	ended
	THIS APPLICATION OF THE STATE O	Department of the Treesury, as	ON THE REVERSE BIDE MERCUP. required by law, and may not be altered or am	
without the approval of the Director.			19 0 107 Carrier of A of States of \$450	

Station: View24 - 11/19/2010 7:54:19 AM

MONMOUTH COUNTY

Inst.# 1997038311 - Page 3 of 5



FT/NT01869

Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to Grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

Signatures. This Deed is signed and attested to by the Grantor who has hereunto set their hand and seal the day and year first above written.

Signed, Sealed and Delivered

in the presence of

Kalyd Alstracas

STATE OF NEW JERSEY

SS

COUNTY OF MONMOUTH

Be it Remembered, that on DECEMBER 30th , 1996, before me, the subscriber, a Notary Public of New Jersey, personally appeared RALPH JUERGENSEN, who I am satisfied, is the person named in and who executed the within Instrument, and thereupon he acknowledged that he signed, sealed and delivered the same as his act and deed, for the uses and purposes therein expressed, and that the full and actual consideration paid or to be paid for the transfer of title to realty evidenced by the within deed, as such consideration is defined in N.J.S.A. 46:15-5, is UNDER ONE HUNDRED DOLLARS.

LORRAINE E. KING NOTARY PUBLIC OF NEW JERSEY My Commission Expires Feb. 21, 200

CLERK'S OFFICE
NOMMOUTH COUNTY
NEW JERSEY
INSTRUTENT NIMER
1997038311
RECRED ON
NOTE OS: 1997
3219:25 PM
BOUK:08-539 P6:25
Total Pases: 5
Total Pases: 7
Tot

COASTAL TITLE AGENCY, INC.

WHEN RE

21 WEST MAIN STREET

ESQ.

WALSH & 4 самби PARSIPE

P.O. BOX 740 FREEHOLD, NJ 07728

30X 991 '47-0991

10

Loan Number: 622863

ISPACE ABOVE THIS LINE FOR RECORDING DATA!

MORTGAGE

THIS MORTGAGE (" Security Instrument") is given on

December 30, 1996

The mortgagor is RALPH JUERGENSEN

("Borrower"). This Security Instrument is given to

NATIONAL HOME FUNDING

,which is organized and existing

, and whose principal office and mailing address is under the laws of THE STATE OF NEW JERSEY 3443 HIGHWAY 9-N HOLIDAY PLAZA, FREEHOLD, NJ 07728

One Hundred Ten Thousand Two Hundred Fifty Dollars And 00/100 110, 250,00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1, 2012. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. This Security Instrument and the Note secured hereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions), as defined in New Jersey Laws 1985, ch. 353, § 1 et seq., and upon such modification, shall have the benefit of the lien priority provisions of that law. The maximum principal amount secured by this Security . For these purposes, Borrower does hereby mortgage, grant and convey to Lender the Instrument is \$ 110,250.00 County, New Jersey: following described property located in MONMOUTH

CLERK SBE FIRGAL DESCRIPTION ATTACHED HERETO

MONHOUTH COUNTY **HEW JERSEY**

INSTRUMENT HUMBER 1997038313 RECORDED ON Apr 08, 1997 3:20:38 PM BOOK:118-6166 PG:871 Total Pagest 10

COUNTY RECORDING \$31.00

FFFS

DEDICATED TRUST

\$2.00

FUND CONNISSION

which has the address of 1422 MATTISON AVENUE [Street]

ASBURY PARK

("Property Address"); 07712

* THE HOTE THIS SECURITY INSTRUMENT SECURES CONTAINS PROVISIONS FOR A BALLOON PAYMENT. THE ENTIRE PRINCIPAL [Zip Code]

BALANCE OF THE LOAM AND UNPAID INTEREST IS PAYABLE
IN FULL AT NATURITY.

NEW JERSEY-Single Family -Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3031 9/90 (page 1 of 6)

Form 3031 9/90 (page 1 of 6 pages)

Eastern ITEM 1924 (9012) Software

MONMOUTH COUNTY

Inst.# 1997038313 - Page 1 of 10

Station: View24 - 11/24/2010 8:49:54 AM

FIDELITY NATIONAL TITLE Insurance Company of New York

Schedule A-4

File No. CT-18560(A)

All that certain lot, piece of land, with the buildings and improvements thereon erected, situate, lying and being in the City of Asbury Park, County of Monmouth. State of New Jersey:

Beginning at a point in the southerly line of Mattison Avenue said point being distant 125.0 feet westerly from the intersection formed by the southerly line of Mattison Avenue and the westerly line of Elizabeth Avenue and from thence

- 1. South 08 degrees 30 minutes west, 117.0 feet to a point; thence
- 2. North 81 degrees 30 minutes west 42.0 feet to a point; thence
- 3. North 02 degrees 02 minutes west, 119.01 feet to a point in the southerly line of Mattison Avenue; thence
- 4. South 81 degrees 30 minutes east along the southerly line of Mattison Avenue, 63.75 feet to the point and place of Beginning.

Being No. 1422 Mattison Avenue, Asbury Park, New Jersey.

The above description is drawn in accordance with a survey prepared by Azimuth Land Surveying Co., Inc., dated June 6, 1989.

Being Lot 25, Block 92 on the Asbury Park Tax Map.

Issued By:

COASTAL TITLE AGENCY, INC.

P.O. Box 740, 21 W. Main Street. Suite 2, Freehold, NJ 07728

(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

FORM 26-84-82 A-4(11/93)

ALTA CONHITMENT - PLAIN LANGUAGE SCHEDULE A-4. NJRB 3-02 (10-26-82

BALLOON RIDER

LOAN# 622863

(Full Repayment Required at Maturity)

THIS BALLOON RIDER is made this 30TH day of December, 1996, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to NATIONAL HOME FUNDING

(the "Lender") of the same date and covering the

property described in the Security Instrument and located at:

1422 MATTISON AVENUE, ASBURY PARK, NJ 07712

(Property Address)

The interest rate stated on the Note is called the "Note Rate". The date of the Note is called the "Note Date". I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder".

The Note is a Balloon Note which means that the amount of my monthly payment is insufficient to repay the Note in full by Maturity. Therefore, the final payment will be significantly larger than the other payments under the Note.

I understand that the Lender is under no obligation to refinance the Note or to modify the Note or reset the Note Rate or to extend the Note Maturity Date or the Maturity Date of this Security Instrument, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

I further understand that should I not repay the Note on or before the Maturity Date, I will be in default, and the Lender will have the right to exercise all of its rights against me because of my default, including the right to foreclosure of the Security Instrument, or other remedies permitted by law.

BY SIGNING BELOW, BORROWER accepts and agrees to the terms and covenants contained in this Balloon Rider.

(Seal)	RANTO CHERRY CHESTA
-Bottower	RANPH JUERBENSEN
(Seal)	
-Bottower	
(Seal)	
-Borrower	and the second s
(Seal)	
-Borrower	

Balloon Rider

(8-2-95) JC-22205-11



MONMOUTH COUNTY

Inst.# 1997038313 - Page 3 of 10

Station: View24 - 11/24/2010 8:49:54 AM

1-4 FAMILY RIDER Assignment of Rents

Loan Number: 622863

THIS 14 FAMILY RIDER is made this 30th day of December, 1996 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

NATIONAL HOME FUNDING

(the "Lender")

of the same date and covering the property described in the Security Instrument and located at:

1422 MATTISON AVENUE, ASBURY PARK, NJ 07712
[Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains, and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this I-4 Family Rider and the Security Instrument as the "Property".

B, USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

MULTISTATE 1-4 FAMILY RIDER - Famile Mas/Freddis Mac Uniform Instrument

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Eastern Sollware ITEM 1790 (9410)

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- F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.
- G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
- H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until: (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and; (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I, CROSS-DEFAULT PROVISION, Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2

	•	of this 1-4 Family Rider.
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-Borrowe	-Borrower	
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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. · All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal

of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Punds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items," Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Bscrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was

made. The Funds are pledged as additional security for all sums secured by this Security Instrument. If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this

Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied; first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;

third, to interest due; fourth, to principal due; and last, to any late charges due under the note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or

more of the actions set forth above within 10 days of the giving of notice. 5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender

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requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property, Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lendar's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leaschold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insured by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lendor or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

 Condemnation. The proceeds of any award of claim for damages, direct or consequential, in connection with any Single Family - Fannic Mac/Proddic Mac UNIFORM INSTRUMENT - Uniform Covenants 9/90 (page 3 of 6 pages) condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whother or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone

the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Londor shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior writton consent, Lender may, at its option, required immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of:(a) 5 days (or such other period as applicable law may

Single Family - Famile Mae/Freddie Mac UNIFORM INSTRUMENT - Uniform Covenants 9/90 (page 4 of 6 pages)

specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Bavironmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
- 23. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

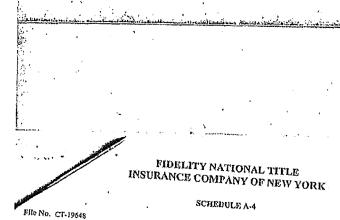
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Adjustable Rate Rider	Condominium Rider	XX 1-4 Family Rider
Oraduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Rider
Balloon Rider	Rate Improvement Rider	Second Home Rider
XX Other(s) [specify] LEGAL	DESCRIPTION	
BY SIGNING BBLOW, Borrower acceptany rider(s) executed by Borrower and recording the presence Signed, scaled and delivered in the presence	\$ 110.11/41. 2.	(Seal) -Borrower (Seal) -Borrower (Seal)
		-Borrower
•		(Seal) -Borrower
STATE OF NEW JERSEY, On this 30th day of	December, 1996 , before	
RALPH JUERGENSEN	who executed the within instrument, and then realed and delivered the same as LORHAINE E	who, I am satisfied, reupon he act and KING NOTARY Public
RALPH JUERGENSEN is the person(s) named in and acknowledged that he signed, a deed, for the purposes therein expressed.	who executed the within instrument, and then realed and delivered the same as	who, I am satisfied, reupon he act and KING NOTARY Public
RALPH JUERGENSEN is the person(s) named in and acknowledged that he signed, s deed, for the purposes therein expressed. This instrument was prepared by: MARY	who executed the within instrument, and there is a sealed and delivered the same as LORHAINE E NOTARY PUBLIC OF I My Commission Expires	who, I am satisfied, reupon he act and Notary Public NEW JERSEY 8 Feb. 21, 2001
RALPH JUERGENSEN is the person(s) named in and acknowledged that he signed, a deed, for the purposes therein expressed. This instrument was prepared by: MAR'S Receipt of a true copy of this instrument, I Witness:	who executed the within instrument, and there is a sealed and delivered the same as LOAHAINE E NOTARY PUBLIC OF IMPROVINGE CONTRIBUTION Expires FANN MICHALOWSKI provided without charge, is hereby acknowled.	who, I am satisfied, reupon he his act and Notary Public NEW JERSEY S Feb. 21, 2001 (Seal) Borrower
RALPH JUERGENSEN is the person(s) named in and acknowledged that he signed, a deed, for the purposes therein expressed. This instrument was prepared by: MAR'S Receipt of a true copy of this instrument, I Witness:	who executed the within instrument, and there is a sealed and delivered the same as LOAHAINE E NOTARY PUBLIC OF IMPROVINGE CONTRIBUTION Expires FANN MICHALOWSKI provided without charge, is hereby acknowled.	who, I am satisfied, reupon he his act and KING Notary Tublic NEW JERSEY 3 Feb. 21, 2001 (Seal) Borrower (Seal)

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EXHIBIT L

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	RECEIVED Deed Balance County	
	This Deed is mission April 1997 BETWEEN James Perry Sindfylidually and as Administrator of the Est. of Daisy Perry, and William Perry,	
-	whose post office midress is repectively 222 MonticellQ Ave. and 456 Bergen Ave., Jersey City, NJ	
	referred to as the Granton AND Cristo Property Management Ltd. According to the Ltd. According to the Ltd.	
	whose post-office address is 809 Highway 36, Union Beach, NJ 07735	
	referred to as the Grantee, The words "Grantee" and "Grantee" shall mean all Granters and all Grantees listed above.	
	1. Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property (called the "Property") described below to the Grantoe. This transfer is made for the sum of THIRTY FIVE THOUSAND AND NO/100 (\$35,000.00) DOLLARS The Grantor acknowledges receipt of this money.	
	2. Tax Map Reference. (N.J.S.A. 46:15-1.1) Municipality of Jersey, City Block No. 1910 Lot No. 3, A Account No. No property tax identification number is available on the date of this Deed. (Check box if applicable.)	
	3. Property. The Property consists of the land and all the buildings and structures on the land in the City County of Jersoy City and State of Now Jersoy. The logal description is:	
	Ylease see attached Legal Description annexed hereto and made a part hereof (check bux if applicable).	
	Being the same premises conveyed to James Perry and Daisy Perry, his mother by Deed from Lena Strulovitz and Louis Strulovitz, h/w dated 2/4/66 and recorded in the Nudson County Register's Office on 2/7/66 in Deed Book 2990 page 132.	
	Daisy Perry Died Intestate on 9/20/96, in Jersey City, Hudson County, NJ her son James Perry, one of the grantors herein was appointed Administrator of her estate on April 17, 1997. The decedent left as her only heirs James Perry and William Perry, the grantors herein,	
	Daisy Porry was also known as Daisy Bell Perry.	
	William Perry is married however he has never occupied the premises herein conveyed as his principal matrimonial residence.	
	Prepared by: (prior Tigner Scame belog signature) (For ficcorder's Use Only) CONSIDERATION I 25000. 6) EXEMPT CONE	
	SANTO CALARCO (0981) SIATE 8.7.8.1.7 1014L 35.04 87.46 .00 127.59 EXA 8415 1/74/1997	
	BN5131-8175	
	100PD - Deed - Bargain and Sale	



All that certain lot, piece or parcel of land, with buildings and improvements thereon erected, situate, lying and heling in the City of Jessey City County of Hudson County, State of New Jersey;

Beginning at a point in the easterly line of Monticello Avenue 33.91 feet northerly from the intersection of the northerly line of Fairview Avenue with the said easterly line of Monticello Avenue which point of beginning is opposite the centre line of a party wall standing partly on the premises hereby described and partly on the premises next adjoining thereto on

- I. easterly in a straight line to through and beyond the centre line of said party wall 96.67 feet to a point; thence
- 2. northerly and at right angles to the said northerly line of Foirview Avenue 16.15 feet to a point opposite the centre line of a party wall standing partly on the premises hereby described and partly on the premises adjoining thereto on
- westerly in a straight line to, through and beyond the centre of said party wall 99.91 feet to a point in the said easterly
- 4. southerly along said line of Monticello Avenue 16.48 feet to point or place of Beginning.

Together with rights and privileges of using the three feet in depth of extreme rear by the entite width of the premises adjoining on the south and known as 220 and 220A Montfeello Avenue for ingress to and egress from the above described premises from Fairview Avenue for the owners, their servants, agents, tenants, employees and tradesmen of the premises adjoining on the north, which casement is to continue while any of the buildings on the above described premises adjoining on the north shall stand.

Subject to the ensement for the benefit of the owners of the premises adjoining on the north and known as 224 Monticello Avenue of the right privilege of using the three feet in depth of the extreme rear by the entire width of the above lescribed premises for ingress to and egress from said 224 Monticello Avenue from said Fairview Avenue for the owners heir servants, agents, tenunts and employees and tradesmen of said 224 Monticello Avenue which easement is to

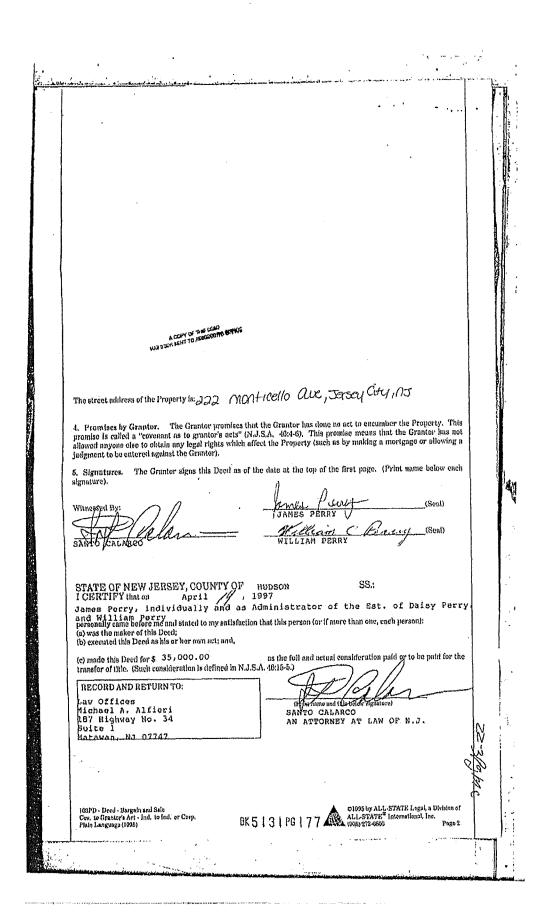
IOTE: Being Loi(s) 3A, Block 1910, Tax Map of the City of Jersey City.

COASTAL TITLE AGENCY, INC. P.O. Hox 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728 (908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

(LEVII) A SB-18-35 165

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ALTA COMMITMENT - PLAIN LANGUAGE SCHEDHLE C, NJRH J-01 (10-26-82)



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or and the	
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Anthor	Rejurn to: Ny M. Clealese, Esq. Prepared By: RICHARD TEPSNY, ESQ. RICHARD TEPSNY, ESQ.
10 W. Red B	ank, NJ 07701
()	DEED CONSIDERATION 1 161000.00 FRENCI CONC.
(γ)	This Deed is made on 3/3/, 1997 COURTY STATE A.P.A.L.C 1014
	163.14 197.74 16.50 580.40 LW4 6ATE- 6/32/1917
7,776	Cristo Property Management, Ltd.
97 Jun 12 at 10-50 Bender A. A. Lender Transporter	a corporation organized and existing under the laws of the State of New Jersey, with its principal office at 809 Highway 36, Union Beach, New Jersey,
2 A 2 A 2 A 2 A 2 A 2 A 2 A 2 A 2 A 2 A	AND referred to as Grantor,
	Wesley Wright and Donna Wright, Married
2 00	whose post office address is about to be c/o Capital Assets, 10 W. Bergen Pl., Suite 201, Red Bank, NI
	The word "Grantee" shall mean all grantees listed above.
_	
005219 RECEIVED	Transfer of Ownership. The Grantor grants and conveys (transfers ownership of) the property described below to the Grantee. This transfer is made for the sum of One Hundred Sixty One Thousand and 00/100 Dollars (161,000,00). The Grantor acknowledges receipt of this money.
O 62	Tax Map Reference. (N.J.S.A. 46:15-2,1) Municipality of Jersey City Block: 1910 Lot; 3.A Account No.
	No property tax identification number is available on the date of this Deed. (Check box If applicable).
	Property. The property consists of the land and all the buildings and structures on the land in the CITY of Jersey City, County of Hudson and State of New Jersey. The legal description is:
	SEE ATTACHED SCHEDULE FOR LEGAL DESCRIPTION COMMONI, Y KNOWN AS: 222 Monticello Ayenue, Jersey City, NJ
	Being the same premises conveyed to the Grantor herein by deed from James Perry, Adm of Est of Daisy Perry , dated 1997and recorded on in the Hudson county Clerk/Register's office in Deed Book at Page
	100 Deet \$447An 200 \$40g
	COV. IN OTHER PARTIES DE DES DES DE COOP. BK 5 5 PG 0 7 4
mogram of	. a community of marketing of market

FIDELITY NATIONAL TITLE INSURANCE COMPANY OF NEW YORK

SCHEDULE A-4

File No. CT-19648(a)

All that certain lot, piece or parcel of land, with buildings and improvements therein creeted, situate, lying and being in the City of Jersey City County of Rudson County, State of New Jersey:

Beginning at a point in the easterly line of Monticello Avenue 33.91 feet northerly from the intersection of the northerly line of Pairview Avenue with the said easterly line of Monticello Avenue which point of beginning is opposite the centre line of a party wall standing partly on the premises hereby described and partly on the premises next adjoining thereto on the south and running; thence

- 1. casterly in a straight line to through and beyond the centre line of said party wall 96.67 feet to a point; thence
- northerly and at right angles to the said northerly line of Fairview Avenue 16.15 feet to a point opposite the centre line of a party wall standing partly on the premises hereby described and partly on the premises adjoining thereto on the north, thence
- westerly in a straight line to, through and beyond the centre of said party wall 99.91 feet to a point in the said easterly
 line of Monticello Avenue; thence
- 4. southerly along said line of Monticello Avenue 16.48 feet to point or place of Beginning.

Together with rights and privileges of using the three feet in depth of extreme rear by the entire width of the premises adjoining on the south and known as 220 and 220A Monticello Avenue for ingress to and egress from the above described premises from Fairview Avenue for the owners, their servants, agents, tenants, employees and tradesmen of the above described premises in connection with the owners their servants, agents, tenants, employees and tradesmen of the premises adjoining on the north, which easement is to continue while any of the buildings on the above described premises or the premises adjoining on the north shall stand.

Subject to the easement for the benefit of the owners of the premises adjoining on the north and known as 224 Monticello Avenue of the right privilege of using the three feet in depth of the extreme rear by the entire width of the above described premises for ingress to and egress from said 224 Monticello Avenue from said Fairview Avenue for the owners their servants, agents, tenants and employees and tradesmen of said 224 Monticello Avenue which ensement is to continue while building on said 224 Monticello Avenue shall stand.

NOTE: Being Lot(s) 3A, Block 1910, Tax Map of the City of Jersey City.

HAS BEEN SENT TO ASSESSMENTS OFFICE

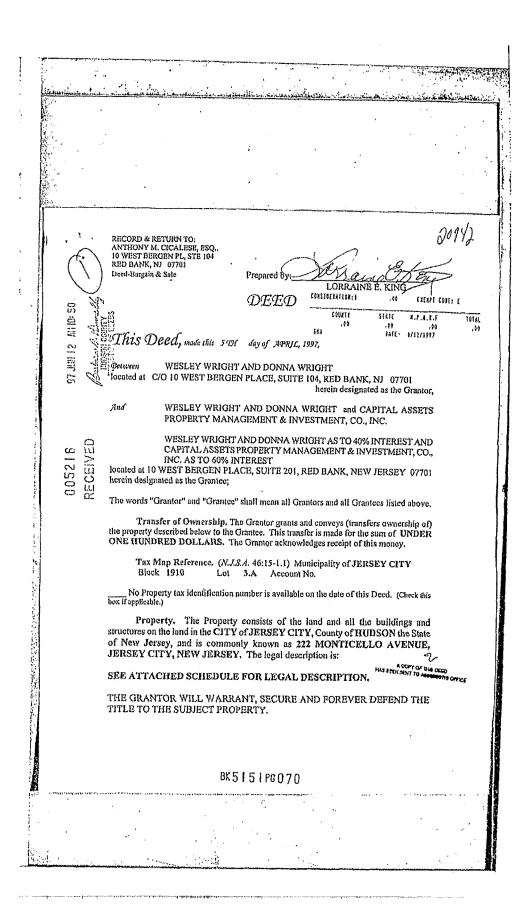
Issued By: COASTAL TITLE AGENCY, INC. P.O. Box 740, 21 W. Main Street, Suite 2, Freehold, NJ 0:728 (908) 308-1660 (900) 521-0378 (908) 775-5543 FAX #(908) 308-1881

FORM 26-84-82 A (11/93)

ALTA COMMITMENT - PLAIN LANGUAGE SCHEDULE C. NIRH 3-02 (10-26-87)

BK5151PG075

State of New Jersey State of New Jersey 1 CERTIFY that on person cath, 1997, William J. Kane personally appeared before me and this person acknowledged under each, to my satisfaction, that: (a) this person is the President of the transfer of files. (Such consideration is defined in N.J.S.A.46:15-5).	,	
State of New Jersey State of New Jersey 1 CERTIFY that on person cath, 1997, William J. Kane personally appeared before me and this person acknowledged under each, to my satisfaction, that: (a) this person is the President of the transfer of files. (Such consideration is defined in N.J.S.A.46:15-5).		
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State of New Jersey: County of Middlesex: J CERTIFY that on person acknowledged under earth, to my satisfaction, that: (a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration paid or to be paid for the transfer of fille. (Such consideration is defined in N.J.S.A. 46:15-5). Signed and sworn before me on Richard Adam State of the Constant of the		Signatures. This Deed is signed and attested to by the Granton's proper corrects
State of New Jersey : County of Middlesex : J CERTIFY that on 1997, William J. Kane personally appeared before me and this person acknowledged under eath, to my satisfaction, that: (a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration paid or to be paid for the transfer of fille. (Such consideration is defined in N.J.S.A. 46:15-5). Signed and sworn before me on 33, 1907 RICHARD T. PEPSNY, ESO, Advanced by N.J. S. A. 46:15-50.		officers as of the date at the top of the first page. Its proper corporate seal is affixed.
State of New Jersey State of New Jersey County of Middlesex J CERTIFY that on 1997, William J. Kane personally appeared before me and this person acknowledged under eath, to my satisfaction, that: (a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5). Signed and sworn before me on Howard W. Law State of New Jersey RICHARD J. PEPSNY, ESO Attorney W. Law State of New Jersey 100-100-100-100-100-100-100-100-100-10		Cristo Property Management, Ltd.
State of New Jersey: County of Middlesex: 1 CERTIFY that on 1997, William J. Kane personally appeared before me and this person acknowledged under eath, to my satisfaction, that: (a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration paid or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5). Signed and sworn before me on 33, 1997 RICHARD J. PEPSNY, ESQ. After A. New York. State of New Jersey: 1020 RICHARD J. PEPSNY, ESQ. After A. New York. State of New Jersey: 1021 1021 1021 1021 1022 1023 1024 1025 1026 1026 1027 1027 1027 1027 1027 1027 1028 1		By:
County of Middlesex: I CERTIFY that on 1997, William J. Kane personally appeared before me and this person acknowledged under oath, to my satisfaction, that: (a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration paid or to be paid for the transfer of fille. (Such consideration is defined in N.J.S.A. 46:15-5). Signed and sworn before me on Richard M. Maux State M. Maux M. Maux State M. Maux M	7	William J. Kane, President
County of Middlesex: I CERTIFY that on 1997, William J. Kane personally appeared before me and this person acknowledged under oath, to my satisfaction, that: (a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration paid or to be paid for the transfer of fille. (Such consideration is defined in N.J.S.A. 46:15-5). Signed and sworn before me on Richard M. Maux State M. Maux M. Maux State M. Maux M	Я	
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(a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration paid or to be paid for the transfer of fille. (Such consideration is defined in N.J.S.A. 46:15-5). Signed and sworn before me on RICHARD J. PEPSNY, ESO After M. Many State of New York.	N	
RICHARD T. PEPSNY, ESO, Attorney at haut State of New Devsey		(a) this person is the President of Cristo Property Management, Ltd., the corporation named in this deed, and was fully authorized to and did execute this deed on its behalf; (b) this deed was made for 161,000,00 as the full and actual consideration noted on
RICHARD J. PEPSNY, ESO Afformer all hand State of New Devsey		
Attorney at haw State of New Devsey	ļ	337.19
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FIDELITY NATIONAL TITLE INSURANCE COMPANY OF NEW YORK

SCHEDULE A-4

File No. CT-19648(a)

All that certain lot, piece or parcel of land, with buildings and improvements thereon erected, situate, lying and being in the City of Jersey City County of Hudson County, State of New Jersey:

Beginning at a point in the casterly line of Monticello Avenue 33.91 feet northerly from the intersection of the northerly line of Fairview Avenue with the said easterly line of Monticello Avenue which point of beginning is opposite the centre line of a party wall standing partly on the premises hereby described and partly on the premises next adjoining thereto on the south and running; thence

- 1. casterly in a straight line to through and beyond the centre line of said party wall \$6.67 feet to a point; thence
- northerly and at right angles to the said northerly line of Fairview Avenue 16.15 feet to a point opposite the centre
 line of a party wall standing partly on the premises hereby described and partly on the premises adjoining thereto on
 the north; thence
- westerly in a straight line to, through and beyond the centre of said party wall 99.91 feet to a point in the said easterly
 line of Monticello Avenue; thence
- 4. southerly along said line of Monticello Avenue 16.48 feet to point or place of Beginning.

Together with rights and privileges of using the three feet in depth of extreme rear by the entire width of the premises adjoining on the south and known as 220 and 220A Monticello Avenue for ingress to and egress from the above described premises from Fairview Avenue for the owners, their servants, agents, tenants, employees and tradesmen of the above described premises in connection with the owners their servants, agents, tenants, employees and tradesmen of the premises adjoining on the north, which essement is to continue while any of the buildings on the above described premises or the premises adjoining on the north shall stand.

Subject to the easement for the benefit of the owners of the premises adjoining on the north and known as 224 Menticello Avenue of the right privilege of using the three feet in depth of the extreme rear by the entire width of the above described premises for ingress to and egress from said 224 Monticello Avenue from said Fairview Avenue for the owners their servants, agents, tenants and employees and tradesmen of said 224 Monticello Avenue which casement is to continue while building on said 224 Monticello Avenue shall stand.

NOTE: Being Lot(s) 3A, Block 1910, Tax Map of the City of Jersey City.

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Issued By:

COASTAL TIYLE AGENCY, INC.
P.O. Box 740, 21 W. Main Street, Suite 2, Freehold, NJ 07728

(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 408-1881

FORM 26-84-82 A (11/93)

ALTA COMMITMENT - PLAIN LANGUAGE SCHEDULE C. NIED 3-01 (10-26-81)

BK5151PG071

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-		Anthony I	A. Cicaleso, Esq.	
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	To Ha Recorded With Deed Purs		→ ·	1985 (N.J.S.A. 48:15-5 et 200.)
	TE OF NEW JERSEY INTY OF MONMOUTH	SS.	Consideration \$ Renity Deposite Forts at Use symbol "O" to indicate	DER'S USE OF LY
(1) P	ARTY OR LEGAL REPRESENT Deponent <u>WESLEY WRIGHT & D</u>		ctions #3, 4 and 5 on reverse	ممل البرمتكر
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tran	iferring real property identified as Bloo		The state of the s	Lot No. 3A
locat	ed at 222 MONTICELLO AVENU	E, JERSEY CITY, HI	JDSON	
	A CONTRACTOR OF THE PARTY OF TH	(Paper) Ac	Berne, blund classity, County;	
195 (CONSIDERATION (See Instruct	for #6.)	The state of the s	and annexed hereto.
(3) I				oney and the monatary value of any er of title to the lands, beniencate or is subject or which is to be assumed t, spitalized or removed in connection y exempt from the Realty Transfer Fee Mere reference to exemption symbol is
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(4).1	PARTIAL EXEMPTION FROM F	NOTE: NOTE:	All boxes below apply to gra NATE CATEGORY MUST in for partial exemption. (S.	ntor(s) only. ALL BOXES IN AP- BE CHECKED, Failure to do so will as Instructions #8 and #9.) lity Transfer Peo imposed by c. 176, P.
A)	SENIOR CPPIZEN (See Instruc Grantor(s) 62 yrs. of ago or ever. One or two-family residential press		Owned and occupied by grant sale. He foint owners other than a qualified exempt owners.	
				*** ** *******************************
B)	BLIND (See instruction #8.) Grantor(e) legally blind. * One- or two-family realdoutful pre Owned and occupied by grantorye sole. No joint owners other than spous- qualified exempt-owners.	mises.	ABLED (See Instruction Granter(s) permanently and One or two-family residentis! Receiving disability payment Owned and occupied by gran sule. Not gainfully employed.	otally disabled, * premites. 6. ter(v) at time of
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* IN Q1 C)	☐ Grantor(e) legally blind. * ☐ One or two-family residential pre ☐ One or two-family residential pre ☐ Owned and occupied by grantor(e) ☐ No Joint owners other than spouse qualified exempt owners. ☐ HIER CASE OF HUSBAND AND WIFE, ONLY MADE AND MODERATE INCOME Affordable According to HUD St. Meats Income Requirements of R. ☐ MET CONSTRUCTION (See I Entirely now improvement. ☐ Not proviously used for any purpo	mices.	Grantor(s) permanently and One or two-family residential Receiving disability payment Owned and occupied by gran sule. Not gainfully employed. No joint owners other than a qualiffed exempt owners. Instruction #8.) Reserved for Occupancy, Subject to Resals Controls. Not proviously occupied.	ictally disabled, * premises. ictally disabled, in the second sec
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	Promises by Grantor. The Grantor promises that the Grantor has done no act to encumber the property. This promise is called a "covenant as to Grantor's acts" (N.J.S.A, 466). This promise means that the Grantor has not allowed anyone else to obtain any legal right which affect the property (such as by making a mortgage or allowing a judgment to be entere against the Grantor). Signatures. This Dead is signal and extent to be the Grantor has done no act to encumber the Grantor.		•	
	Signatures. This Deed is signed and attested to by the Grantor who has hereunto set their hand and seal the day and year first above written.			
\	Signed, Scaled and Delivered in the presence of			
*	(anthony dialex Wesley Wright			
Å				
ie	anthun Cicula Donna Wright	0		
The state of				
1~	STATE OF NEW JERSEY			
	COUNTY OF MONMOUTH SS			
	Be it Remembered, that on April 5, 1997, before me, the subscriber, a Notar Public of New Jersey, personally appeared WESLEY WRIGHT and DINNA WRIGHT, who am satisfied, are the persons named in and who executed the within Instrument, and thereupon they acknowledged that they signed, scaled and delivered the same as their act and deed, for the uses and purposes therein expressed, and that the full and actual consideration paid or to be pa for the transfer of title to realty evidenced by the within deed, as such consideration is defined N.J.S.A. 46:15-5, is UNDER ONE HUNDRED DOLLARS	i ic		
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Record & Return to:	WOLLACD	Bulan A. A.	di, 009	12 l	
Anthony M. Cicalese, Esq. 10 W. Bergen Pl, Suite 104	·	REGISTER COUNTY	· / · · · · ·	"	
Red Bank, NJ 07701				- 1	
Loan Number : 626828					
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J\$2,6	RACE SOND WHITE BYOKA STA	IATAD ONIDAOO	***		•
THIS MORTGAGE (* Security	MORTGA			,	
The mortgagor is WHSLBY WRIGHT	r and DONNA WRIGHT	March 31, 199 HUSBAND AND WIPE	•	. } }	
NATIONAL HOME FUNDING, INC.,		("Borrower"). This Security lastru-	of serig ti tsee		
under the base of THE STATE OF	NEW JERSKY	which is organization	of and existing		
2442 HIGHWAI 9-N HOLIDAY	PLAZA, PRESHOLD,				•
One Hundred Twenty Thous Dollars (U.S.) 120, 750, 00	sand Seven Hundred). This debt is evidenced by the	ender'). Bostower over Leader the p. Fifty Dollars And 00, perower's note dated the same date.	incipal sum of		,
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FIDELITY NATIONAL TITLE INSURANCE COMPANY OF NEW YORK

SCHEDULE A-4

File No. CT-19648(x)

All that certain lot, piece or parcel of land, with buildings and improvements thereon erected, altuate, lying and being in the City of lersey CityCounty of Hudson County, State of New Jersey;

Beginning at a point in the easterly line of Monticello Avenue 33.91 feet northerly from the intersection of the northerly line of Fairview Avenue with the said easterly line of Monticello Avenue with point of beginning is opposite the centre line of a party wall standing parity on the premises hereby described and parity on the premises next adjoining thereto on the south and manning; thereto on

- 1. easterly in a straight line to through and beyond the centre line of said party wall 96.67 feet to a point; thence
- northerly and at right angles to the said northerly line of Fairview Avenue 16.15 feet to a point opposite the centre line of a party wall standing partly on the premises hereby described and partly on the premises adjoining thereto on the north; thence
- westerly in a straight line to, through and beyond the centre of said party wall 99.91 feet to a point in the said easterly line of Munticello Avenue; thence
- 4. southerly along said line of Monticello Avenue 16.48 feet to point or place of Beginning.

Together with rights and privileges of using the three feet in depth of extreme rear by the entire width of the premises adjoining on the touth and known as 270 and 220A Monitcello Avenue for ingress to and egress from the above described premises from Fairview Avenue for the owners, their servants, agents, tenants, employees and tradesmen of the above described premises in connection with the owners their servants, tagents, tenants, employees and tradesmen of the premises adjoining on the north, which essement is to continue while any of the buildings on the above described premises adjoining on the north shell stand.

Subject to the easement for the benefit of the owners of the premises adjoining on the north and known as 224 Monticello Avenue of the right privilege of using the three feet in depth of the extreme rear by the entire width of the above described premises for ingress to and egress from said 224 Monticello Avenue from said Fairview Avenue for the owners their servants, agents, tenants and employees and tradesmen of said 224 Monticello Avenue which easement is so continue while building on said 224 Monticello Avenue shall stand.

NOTE: Being Lot(s) 3A, Block 1910, Tax Map of the City of Jersey City.

Issued By:
COASTAL TITLE ACENCY, INC.
P.O. Box 740, 21 W. Main Street, Suite 2, Freebold, NJ 07728
(908) 308-1660 (800) 521-0378 (908) 775-5543 FAX #(908) 308-1881

ROUNT PREFET V ((1V12)

8K6240PG221

ALTA COMMITMENT - PLAIN LANGUAGE SCHEDULE CLICKED 43 (18-14-41)

TOOSTHER WITH all the improvements now or hereafter erected on the property, and all assements, appurisances, and fluxes now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument as the "Property."

BORROWER COVENANTS that borrower is lawfully soled of the enter hereby conveyed and has the right to grant and convey the Property and that the Property is unequoubbord, sucapt for necombrances of record. Botrower waterants and will defend generally the title to the Property spaint all claims and demands, subject to any necessity and of record.

THIS SECURITY INSTRUMENT combines outers covered for autocal use and non-uniform coverents with faulted fations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combless uniform exempty instrument covereding real property.

UNIFORM COVERNATS. Bottomer and Lender covered as all sprease follows:

1. Payment of Principal and Intervell Experience and Lander covered as a follows:

1. Payment of Principal and Intervell Experience and Lander Chapter. Borrower shall promptly pay when due the principal of and intervel on the delin evidenced by the winders and Lander covered and Lander Chapter. Borrower shall promptly pay when due the principal of and intervel on the deline of the covered and the Chapter of the delin the Assessments which may attain principly over this Security Institute Note is paid in full, a sum ("Funder) for 15 years and canamics. Solvier to what the Note is paid in full, a sum ("Funder) for 15 years to save a grand receive to the through the save of grand receive to the Republic Principal Security Institute Note is paid in full, a sum ("Funder) for 15 years to care and receive to the Republic Principal Security Institute Note is paid in full, a sum ("Funder) for 15 years to care and payments. It is not not be represented in the Note is paid in full, a sum ("Funder) for 15 years to care and payments. It is not not be represented in the Note is paid in full, a sum ("Funder) for 15 years to care and the payments of principal security. (In years to Lander, in careful to Market may, at only these culticat and hold Funder in an anomal material principal security. In the Security Institute of the Institute

Property, shall apply any Funds held by Lender at the time of acquisition or tale as a credit against the sums secured by this Security Instruction.

3. Application of Symmetrs. Unless applicable law provides extending, all asymmetrs received by Lender under paragraphs?

3. Application of Symmetrs. Unless applicable law provides extending, all asymmetrs received by Lender under paragraph I and chail the applications of the property desired the control of the property third to instruct deep fourth, to principal dues and last, to any lies whether the receiver that the paragraph I. A. Changer Lierus. Buttower shall per all lasts, assemble that the control result is any. Bistowers that Pay it has experiently and the control of the property which may attrib priority uver this Security Instrument, and lessenhide payers have not imposition attributable to the Property which may attrib priority uver this Security Instrument, and lessenhide payers have not in paying the payment and property in the payment of the objection to control in the payment of the objection to control the payment of the objection recorder shall promptly branch to Lender all control or the payment of the objection recorder shall promptly formats to Lender under the payment of the objection recorder shall promptly formats to Lender understanding the payments.

Buttower shall payment of the objection recorder shall promptly formats to Lender understanding the payments. On the payment of the objection recorded by the first is a manner exceptable to Lender (to constitute the control of the payment). A payer to the payment of the objection of the control of the payment of the payment of the objection of the payment of the control of the payment of the paymen

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Form 3031 9/90 (page 2 of 6 pages)

requires. The instance carrier proxiding the insurance shall be chosen by Berrewer nabject at Lender's approval which shall not be uncreasonably willshold. If Butrower fails to multiplian coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's night in the Property in accordance with principle and the fail to have the right to have the requires the principle and received and conversed. If Lender requires, Butrower shall promptly give to Lender all excepts of pald precisions and entered positives. In the overest flow, Burrower shall present prompt to the insurance carriers and Lender, Lender and shall prove the flow of the following the property of the control province in the overest flow, Burrower shall give prompt soldies to instance and the following the property of the control of

8K6240P6223

condemosation or other taking of any part of the Property, for for corresponde in lieu of condemosation, are hareby satigmed and shall be paid to Lendor.

In the owned of a total taking of the Property, the proceeds shall be applied to the same secured by this Security Instrument, which can to the node, with no success pile to the Decrement, in the swent of a partial taking of the Property in-which the fair marks value of the Property immediately before the taking, already to or greater than the amount of the sums secured by this Security Instrument shall; be reduced by the secure and Enrope the same secured and the same secured with the same secured by this Security Instrument shall; be reduced by the secured immediately before the taking, advants Recrewood and the control of the Property Instructional before the taking, and the same secured by the secured immediately before the taking and the secured instrument which the transport of the Property Instrument whiches it least that the secured by the fair marker value of the Property in which the fair marker value of the Property instrument whiches it least that the security Instrument whiches or note that sums are then doe.

If the Property is shandowed by Derovere, or it, after notes by Lender to Derovert that the rendermon offers to make an early of security in the same secured by the Security Instrument whiches or not the name as then doe.

If the Property is shandowed by Derovere, or it, after notes by Lender to Derovert that the rendermon offers to make an early of security in the property of the same secured by 1th Security Instrument, shandowed by Derovered as it to option, either to render and apply the proceeds as it to option, either to render the property or as the some secured by 1th Security Instrument, shandowed by the security instruments species the some secured by the Security Instrument species to the sound to the security of the Property or as the some secured by 1th Security Instrument, species to be property or to the sons secured by 1th Se

the seen secured by this Security Instrument by reason of any themand minds by the miglied Borower or Borower's necessary in Instrument. Any Individuals of the Security Instrument was seen of or precidate the excribe of any right or remedy.

In Successars and Analysis Bound; Joils and Several Liability; Doslgaers. The conversants and agreements of this Security Instrument shall be an adversar of superant shall be an adversar of superant of superant shall be an adversar of superant of superant shall be an adversar of superant shall be adversar of superant shall be a superant shall be adversar of superant shall be refused on the superant shall be adversar of superant shall be adversar of superant shall be refused to Borrower, Leader may reduce to extend the superant shall be refused to Borrower, Leader may reduce a principle of superant shall be refused to Borrower, Leader may reduce a principle shall be refused to Borrower, Leader may reduce a principle, the reduction of the superant shall be superant of Borrower, Leader may reduce a sprinciple, the reduction of the superant shall be superant to Borrower, Leader may reduce a sprinciple, the reduction with the toated as a partial prepayment without any prepayment controlled to the premitted borrows of superant shall be superant to Borrower, Leader may reduce a sprinciple, the reduction of the superant shall be superant to Borrower, Leader may reduce a superant shall be super

instrument. If Lender exercises this option, Lender shall give Botrower collect of acceleration. The nodes that provide a period of not tent than 33 days from the date the notion is delikered or mailed within which Borrower must pay all turns accured by this Security Instrument. If Dorrower Islit to pay these some price to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without unitary notice as defaund on Borrower.

18. Borrower's Right to Relatute. If Borrower meets certain confolious, Burrower thall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of (14) 5 days for such other period as applicable law may

Single Family - Panale Mac/Freddle Man UNITURM INSTRUMENT - Uniform Obrenants 9/90 (page 4 of 6 pages)

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specify for reinstatement) before sale of the Property pursuant to any mores of sale contained in this Security Instrument, or (b) entry of a judgment tenforcing this Security Instrument and the Note as if on securities in the District (a) pays I represent journel of a enforcing of the District (b) curses any failed and you there exists a specific or a specific (c) pays all represent journel of a enforcing them and occurred (b) curses any failed and you the constants at successful, the part of the pays of

22. Release. Upon payment of all sums secured by this Security Instrument, Leader shall caucel this Security Instrument, and the Security Instrument without charge to Bostower. Bostower shall pay any recorded on two cases and the security Instrument.

23. No Calou of Credit for Taxon. Bostower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxon, amountments or charges. Bostower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

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Form 3031 9/90 (page 5 of 6 pages)

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** THE CONTRACTOR AND A TOTAL CONTRACTOR AND ADDRESS A	Y
	. [
BALLOON RIDER	
LOAN # 626828	
(Full Repayment Required at Maturity)	
THIS BALLOON RIDER is made this 31ST day of March (1997) and is incorporated into and shall be demand to unreal and deplement the Montgage, Deed of Trust or Security Dood to Secure Debt (the "Security Instrument") the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to NATIONAL HOME FUNDING, INC.	
property described in the Security Immunent and located at: (the "Leader") of the same data and covering the	
121 Monticello avenue, Jersey City, nj 07307	
(Property Address)	
The interest rate stated on the Note is called the "Note Rate". The date of the Note is called the "Note Date", I understand the Lender may transfer the Note. Security Instrument and this Rider, The Lender or anyone who takes the Note, the Security Instrument and this Rider by stratefer and who is entitled to receive payments under the Note is called the "Note Holder".	
the Note is called the "Note bilder". The Note is a Balloon Note which means that the amount of my monthly payment is lasufficient to repay the Note in full by Maturity. Therefore, the final payment will be significantly larger than the other payments under the Note.	
I understand that the Lender is under too obligation to refinance the Note or to modify the Note or exect the Note State in to extend the Note Manufally Date or the Maturity Date of this Security Instrument, and that I will have to repay the Note from my own resources or find a lender willing to lend me the movey treaty the Note. [Instrument of the Note of the No	
foreclinate of the Security Instrument, or other remedies permined by law,	
BY SIGNING BELOW, BORROWER accepts and agrees in the terms and covenants contained in this Ballion Rider.	,
West & Shipton Waight Bound	
DONNAWRIGHT (COL)	
(Sau)	
(Feel)	
(#2-41) K-12201-11	
BK 624 OPG226 MINIOMINI	
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	1-4 FAMILY RIDER Loan Number: 626828 Assignment of Rents
	THIS LA BASSI M DIMON
	and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the 'Security Instrument') of the name date given by the undersigned (the 'Bostower') to secure Bostower's NATIONAL HOME STREETH OF THE DESCRIPTION OF THE SECURITY OF TH
	Note to NATIONAL HOME FUNDING, INC.,
1	of the same date and covering the property doscribed in the Security Instrument and located as:
	222 MONTICELLO AVENUE, JERSRY CITY, NJ 07307
	14 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
	A AUDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTALLMENT
	described in the Society Instrument, the following items are added to the Property description, and shell also wheelveer now or hereafter lucated in, on, or used, or intended to the Property description, and shell also wheelveer now or hereafter lucated in, on, or used, or intended to the used in connection with the every nature including, but not limited to the used in connection with the control in the control of the con
	traduction that the interest in the last of the last to be send to be send to every nature
	bath take and prevential and extinguishing appointure account and account security car,
	manadia.
	Security Instrument, shell be deemed to be and merain a man of the mending
	basehold establish the Security instrument is on a leasehold) are referred to in the Security Instrument (or the Security Instrument as the 'Property'.
	R LISP OF THORYTON, MANUAL TO A STATE OF THE
j	V S COURT OF PROPERTY! COMPLIANCE WITH 1 AND IN
	B. USB OF PROPERTY; COMPLIANCE WITH LAW, Borrower shall not seek, agree to or make a change in the use of the Property or its rouning classification, which had been, offiniance, resulting unless Lender has agreed in writing to the change in that comply with all have, offiniance, resulting
	Property. Property.
	Property. Property.
	Property. C. SURORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any tien inferior to the Security Instrument to be perfected against the Property without Lendow shall not allow any tien inferior to
	Property. C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Intrument to be perfected spaint the Property without Lender's prior written permission. Dr. RENT LOSS INSURANCE, Borrower shall maintain insurance against ront loss in addition to the other heards for which insurance is required by Uniform Convension.
	Property. C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any tien inferior to the Security Institutions to be perfected spaints the Property without Lender's pilor written permission. D. RENT LOSS INSURANCE, Borrower shall maintain insurance against sont iods in addition to the other hazards for which insurance is required by Uniform Covenant S. E. TRORROWER'S RIGHT TO REINSTANCE BORROWER BY THE RESERVED BY THE SECURITY OF THE SECURITY
	Property. C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lendor's prior written permission. D. RENT LOSS INSURANCE, Borrower shall maintain insurance against ront loss in addition to the other heaterds for which insurance is required by Uniform Covenent S. K. "BORROWER'S RIGHT TO REINSTATE" DELETED, Uniform Covenent IS to deleted.
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F. RORROWER'S OCCUPANCY Uniform Coverant & concerning Bo agreement set forth in Uniform Cov G. ASSIGNMENT OF LEASIES Property and all security deposits and shall have the right to modify, exten- discretion. As used in this paragraph keachold. H. ASSIGNMENT OF RENTS) absolutely and unconditionally assign regardles not to whom the Rents of U collect the Rents, and agrees that or agents. However, Borrower shall reed to paragraph 21 of the Security Instit- to paid to Lunder of Lunder's ugen assignment for additional security only If Lender gives notice of french trustee for the benefit of Lender of shall be catilided to stillout and receiv the Property shall pay all Rents due to the control of the still of the still of the conditional pays.	e Number of the Constant of th	Borrower shall assign ; are of the Property. Up leases and to execute a mean "sublease" if the : CEIVER, LENDER IN It is the rente and overnee or over sutherizes. Len deep or over sutherizes to the tea given flower to the tea site constitutes so absolute the constitute of the tea to constitute a basil steeling the property of the pr	a Londer : on the ass ow leases, Socurity In POSSESS: a ('Renta') det or Lon t nutke of in(s) this i ide parigni	all bases of the garnest, Londer in Londer's solo intranent is on a 100. Borrower of the Property, of the Property, of the Property to the Property to the Property defeated pursuant he Rents are to ent and not as hy Borrower as
the tennet; (b) unkes appliable law applied Into the costs of taking con- indical that in the costs of taking con- indical in, stormay's few, receiver's di- indical in, stormay's few, received's all factorment, (b) Landor, Landor's upeci- Rents extually received, and (vi) Lam- namage the Property and collect the indequancy of the Property are and indequancy of the Property are con- few Rents of the Property are on and of outleeding the Rents on Jan- Borrower to Lunder secured by the See Buttoner reconstruction.	and unpaid to Londer of provides otherwise, all Ren little of and menugling the P core, parasitants on socciver for the providence of the Property to be any judicially appoints the shall be entitled to have Rents and profits derived at sufficient to cover the co. at earficient to cover the co.	Lender's agona upon L ta collected by Lender a tuperty and collecting in by bunds, repair and ma- y, and thun to the sun of receiver appointed from the Property with the of taking control of a or such purposes shall to Uniform Covenant?	agross mat ender's wri e Rente, in- tintenance in secured to take per out any sho at managir become in	such count of them deniand to agents shall be cleding, but not posts, insurance by the Society for only those usersion of and wing as to the or the Property debtedness of
not said with not perform any set that u tender, or Lender's species or a ju of or maintain the Property halors or agents or a judicially speciment received shall not cute or surve any default or i the Property shall terminate when all the	would prevent Lunder from denially appointed reactiver, after giving notice of defe- er, may do so at any time. Invalidate any other right of a sums secured by the Second	reuled any prior assignm exerciting its rights unde shall not be required to note to Borrower. How when a default necurs, it remoty of Lander. The urity instrument are paid	r inis paraj center upo cres, Lenda Any applic is avaignme in full.	itsph. n, take control r, or Lendor's stion of Renta nt of Rents of
I. CROSS-DEFAULT PROVISIO Lender has an interest shall be a be remodiced permitted by the Security Insh	N. Borrower's default or coth under the Security l numeral.	breach under any unite Instrument and Lender	nsy invok	o any of the
BY SIGNING BELOW, Borrower of this 1-4 Femily Rider.	accepts and agrees to the	terms and providens cor	italned in p	ragor I and 2
Wesley Wright	(Seet)	Porna Wr	ight	-gottomat (2011)
P.	-Borrower		· · · · · · · · · · · · · · · · · · ·	-Barrower

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	24. Riders to this Security Instrument Security Instrument, the covenants and age the covenants and agreements of this Securic (Check applicable interes)	n, if one or more siders are executed by B rements of each such sides abell he incorpore sty loss summent self the sides (s) were a part of	prower and recorded together with this ted into and shell amend and supplement this Security lostremont.	
	Adjustable Rute Rider	Condominium Rider	XX 1-4 Family Rider	
-	Graduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Rider	
·•j	XX Balloon Rider	Rate Improvement Rider	Second Home Ridge	
1 3	XX Others specify LEGAL	DESCRIPTION	Second House Kidel	
1 10	BY SIGNING HELOW BURNES			ĺ
M	way inderes) executed by horrower and recor	pte and agrees to the terms and coverants cont ded with it.	sined in this Becurity Instrument and in	
1 11	Signed, sented any activered in the presence	on Wesley Wrigh	67	
10		MESTRY ANIGHT	(Stal)	ı
10	Mything litalise	DONNA WRIGHT	right (See)	1
1 .	$\mathcal{G}(X)$		Bottower	ı
Î	anthony Otaler	· · · · · · · · · · · · · · · · · · ·	-Barrower	ı
;	Ų	**************************************	(Seal)	ı
ì	STATE OF NEW JERSEY,		-Borrower	Ī
} .		March 1997 County as		
, "	MESLEY WRIGHT and DONNA WR	IGHT , before a	is, the subscriber, personally appeared	í
4		to executed the within instrument, and therein	who, I am satisfied,	
5	in bemen (elaquise of the ball bridgeners			ļ
j . al	AEG the person(s) named in and wi cknowledged that they signed, seal sed, for the purposes therein caprossed.	ed and delivered the same by	on they strend	
5 . al di	ATB the person(s) named in and we channed that they signed, seal seal for the purposes therein expressed.	ied and delivered the same by		
, al	APB the person(s) named in and which was a seal standard state they signed, seal sed, for the purposes that cin exprassed.	and and delivered the same as	18ir syland	
.	eed. for the purposes thesein expressed.	anthony		
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